

**FIG. 1**

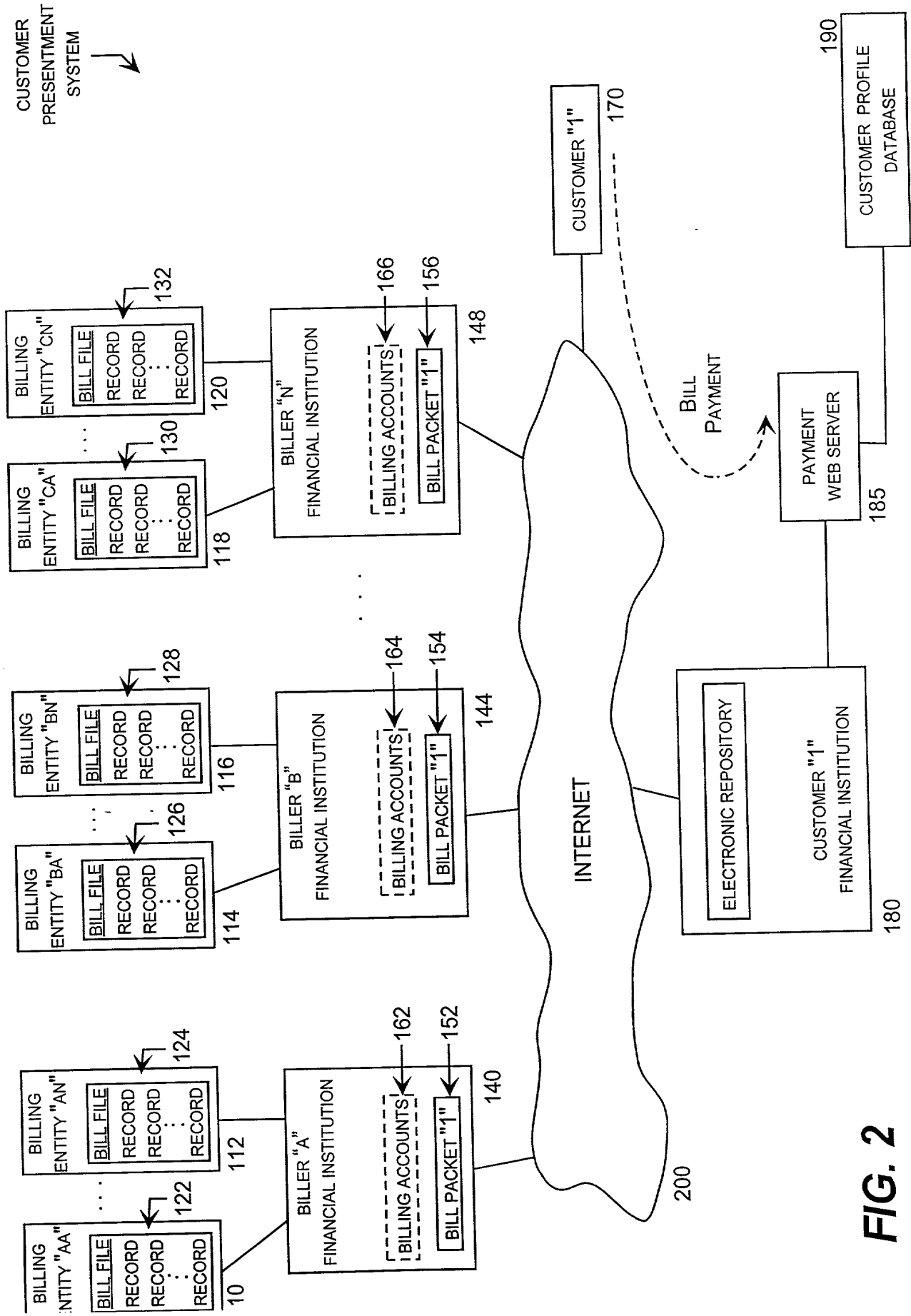


FIG. 2

CUSTOMER PAYMENT  
SYSTEM

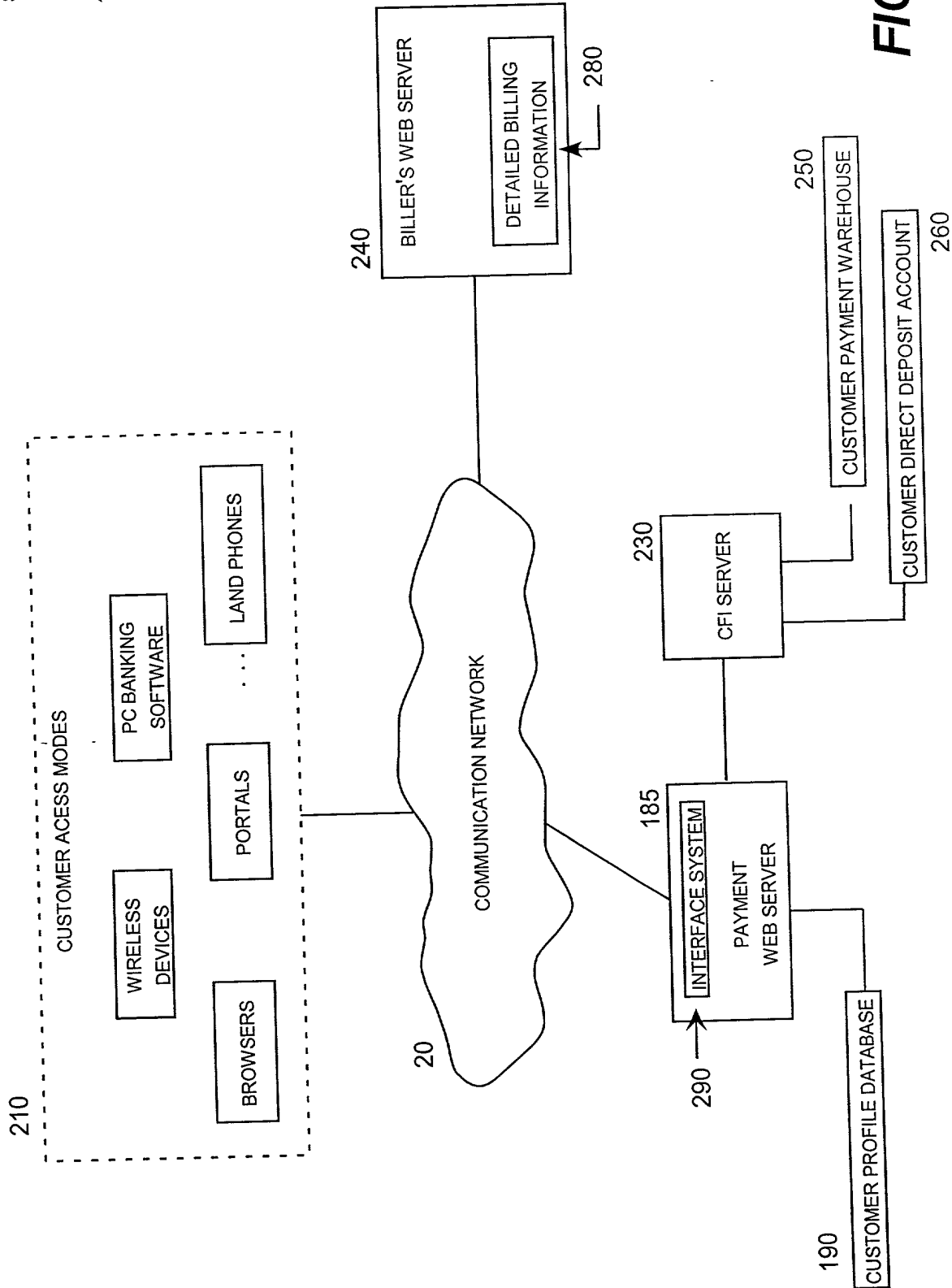


FIG. 3

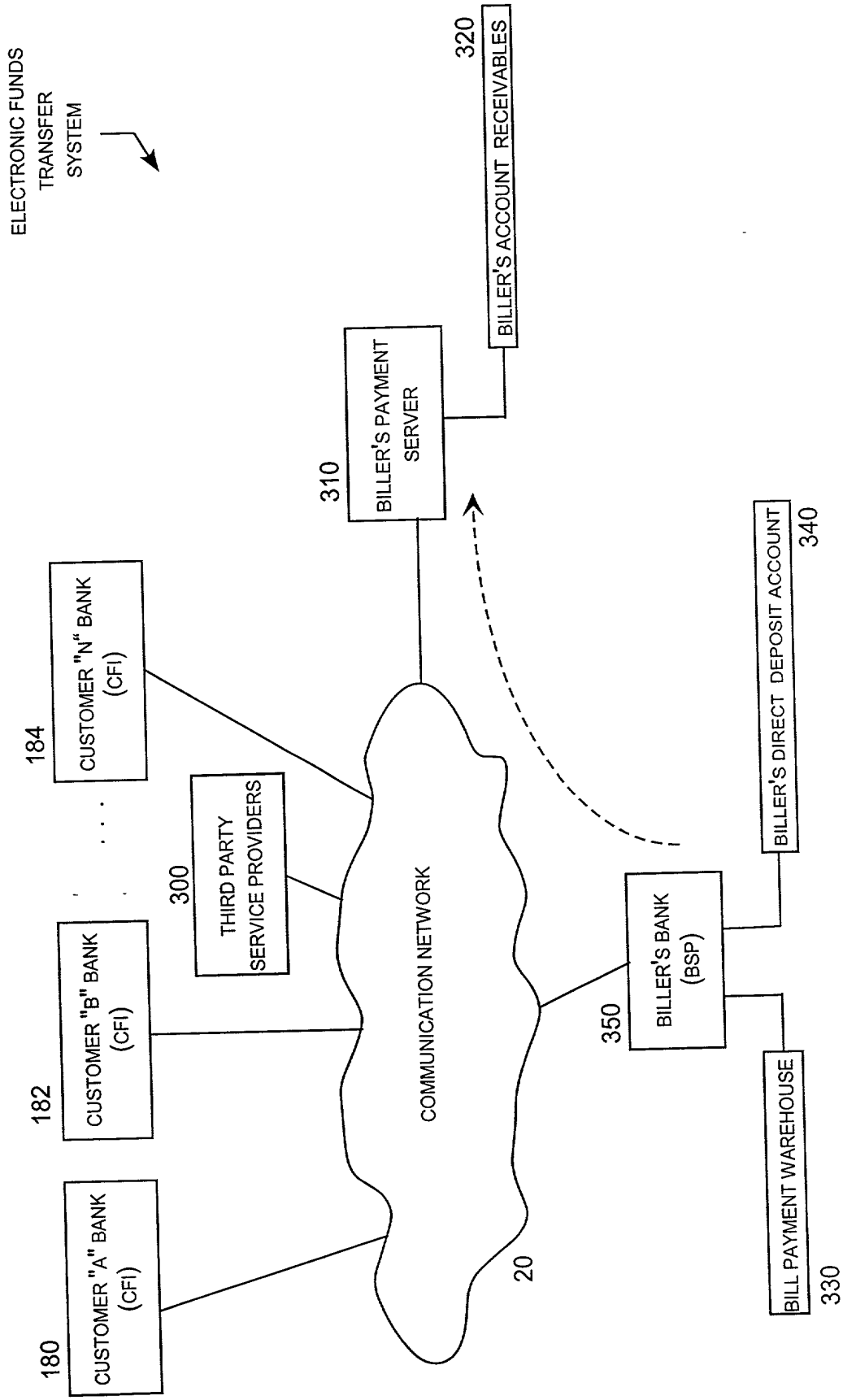


FIG. 4

BSP DATA MINING  
SYSTEM  
500

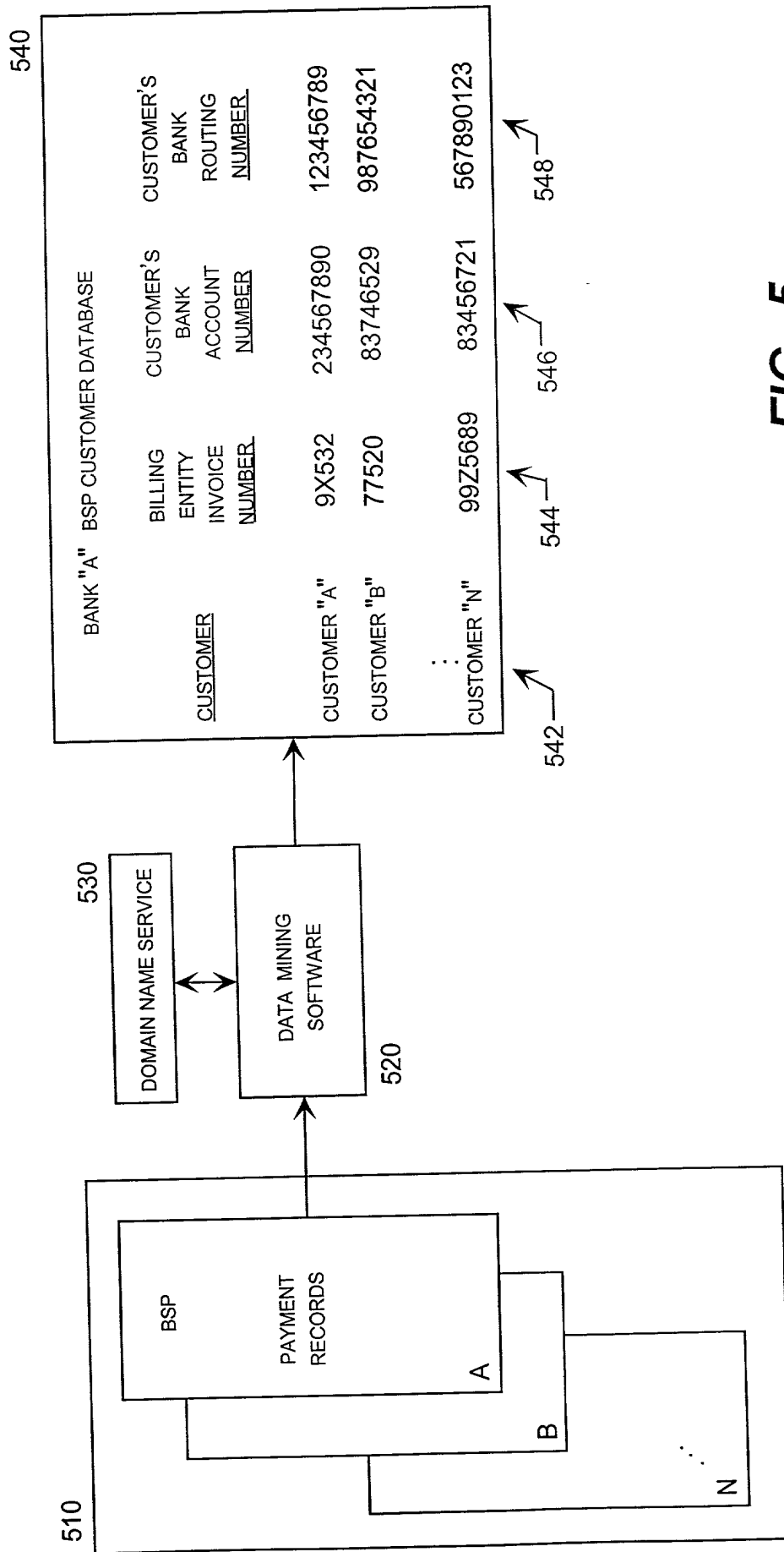
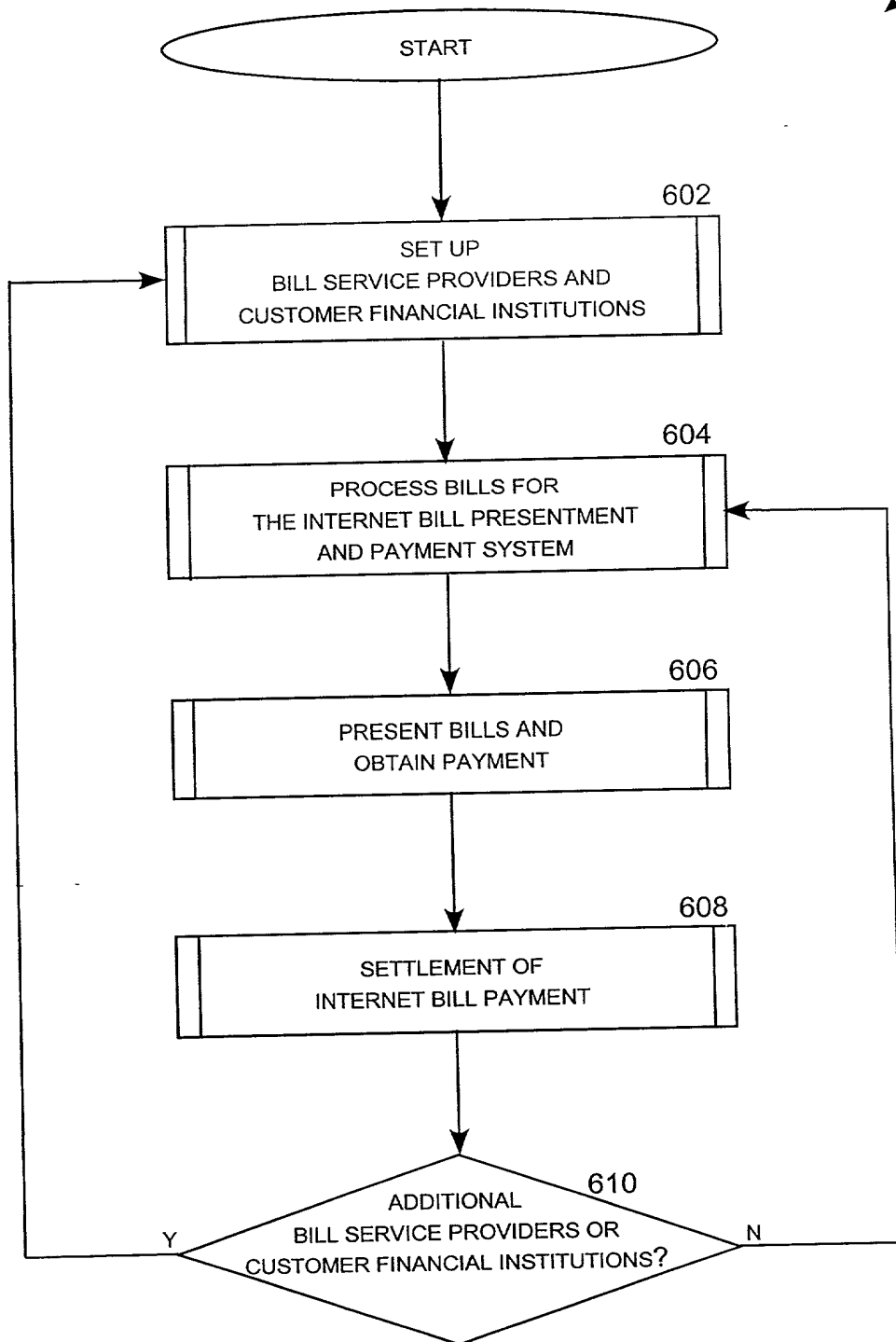
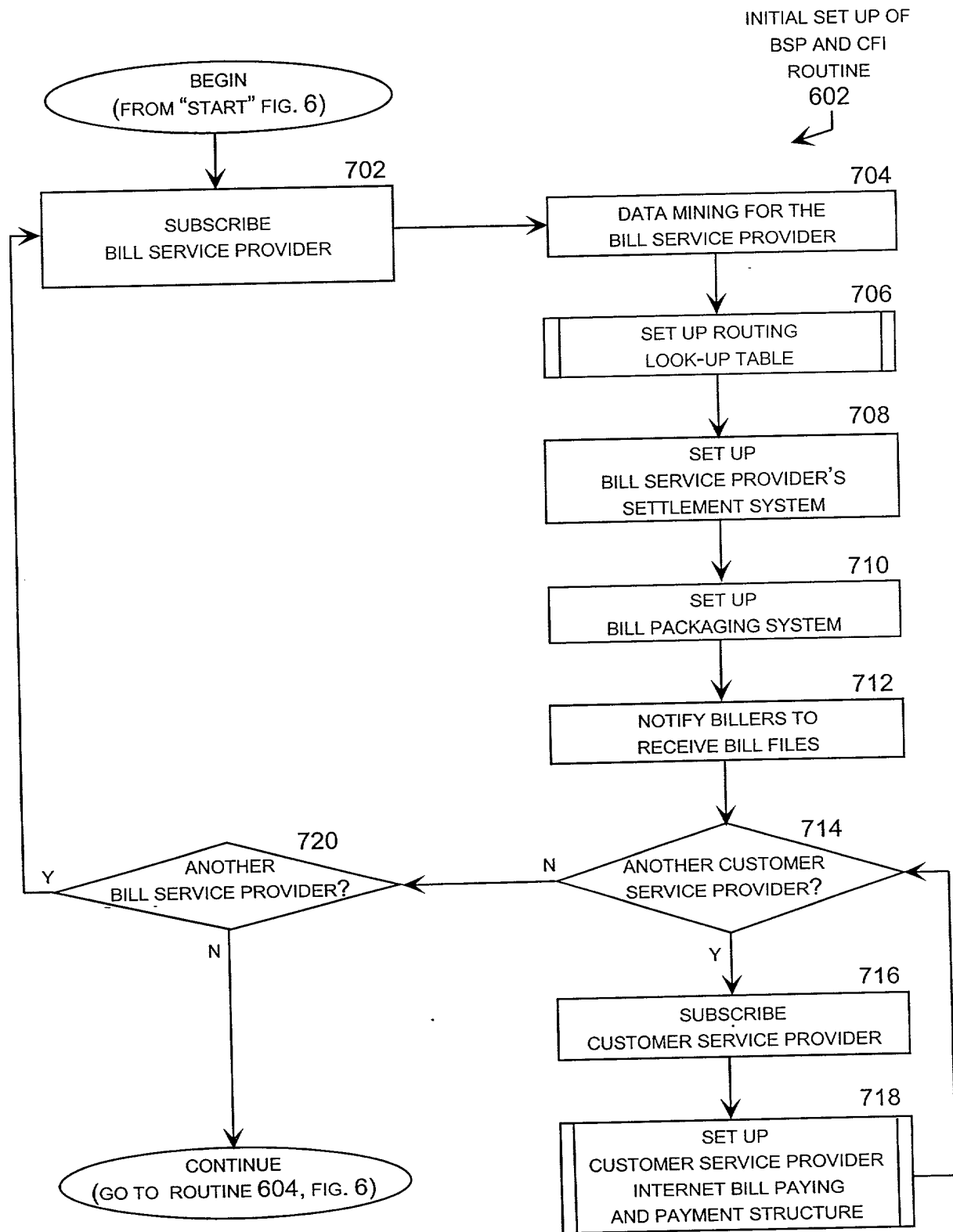


FIG. 5

INTERNET BILL  
PRESENTMENT AND  
PAYMENT ROUTINE  
600

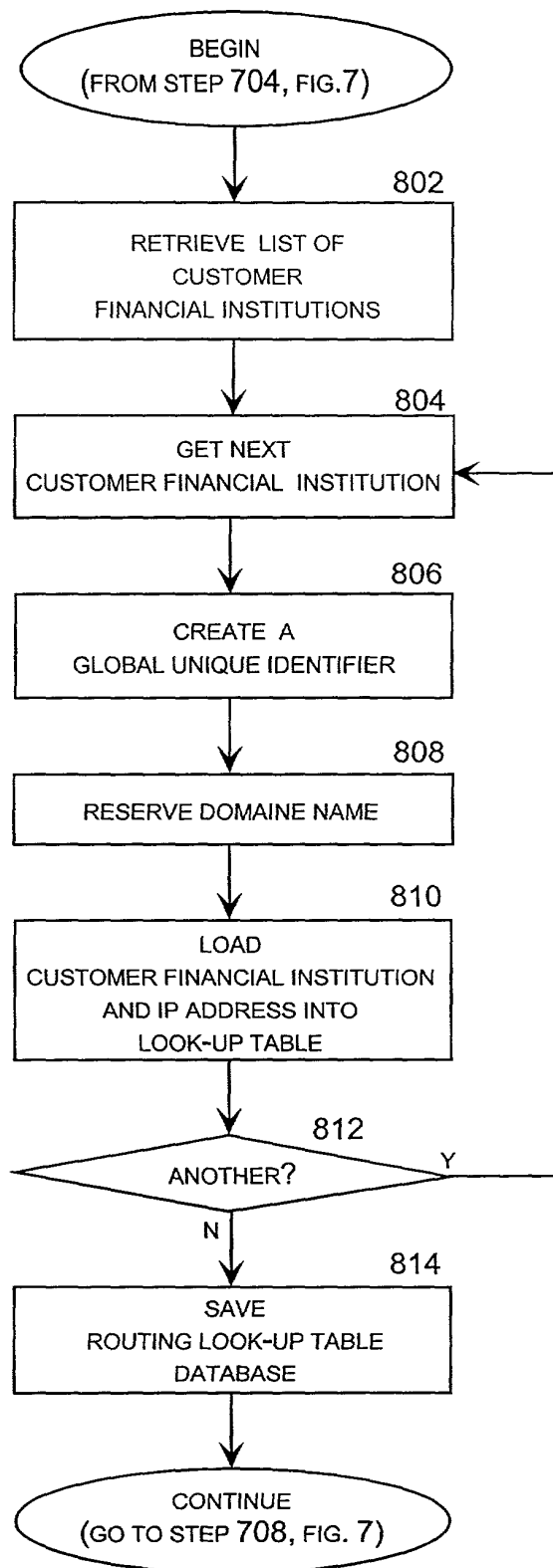


**FIG. 6**



**FIG. 7**

FIG. 8a

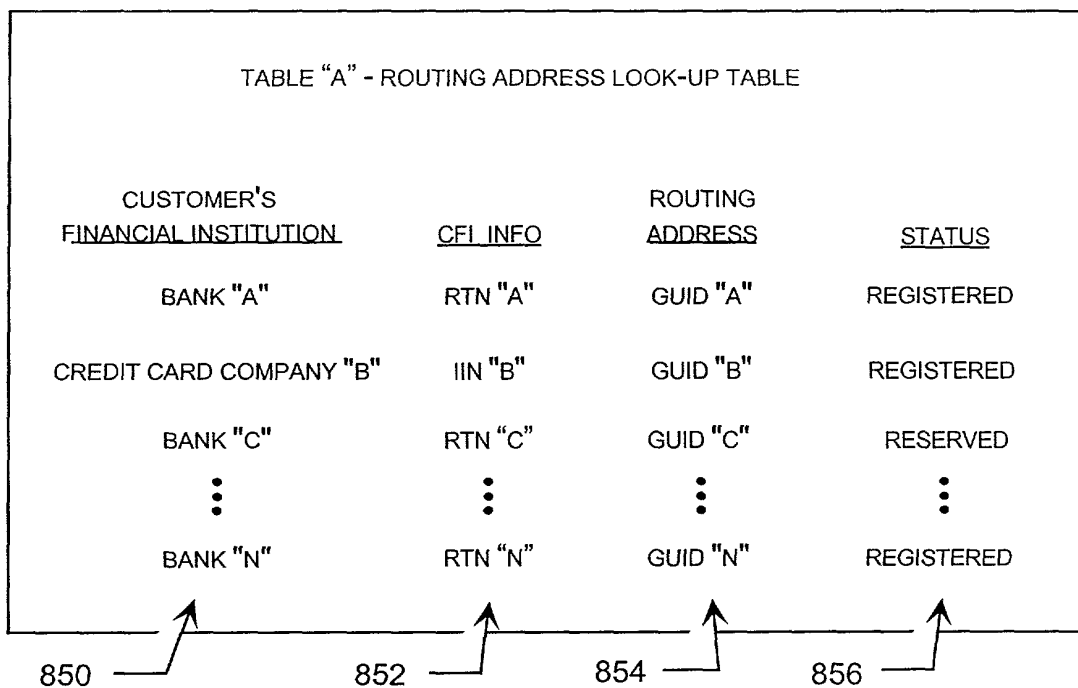


SET UP  
ROUTING  
LOOK-UP TABLE  
ROUTINE  
706  
↙

**FIG. 8a**

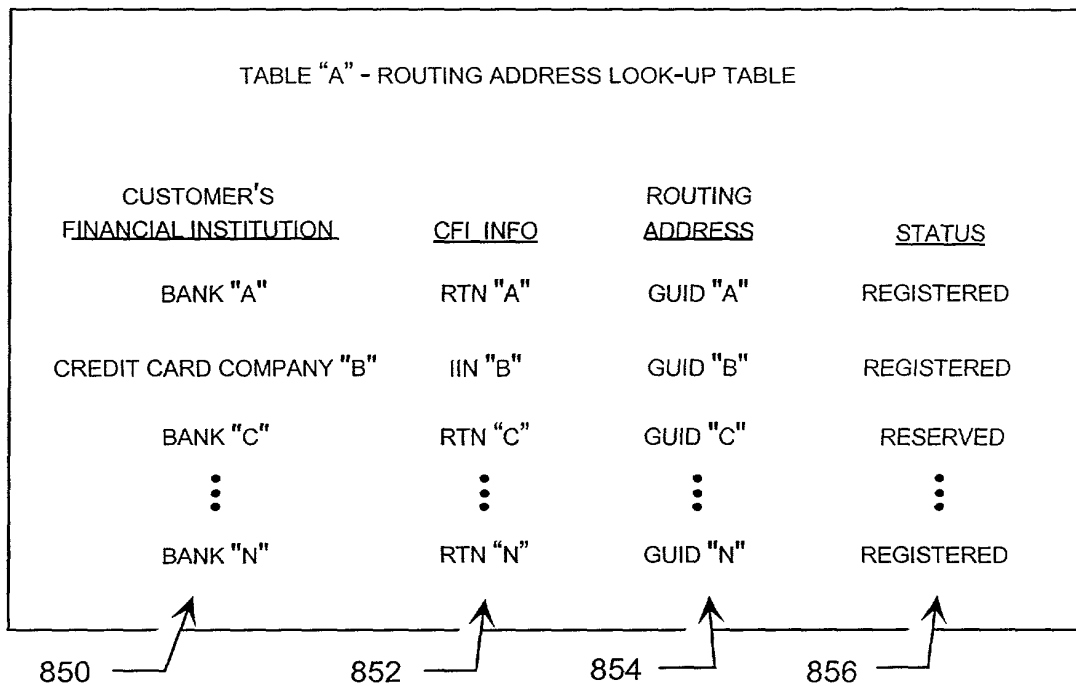


FIG. 8b



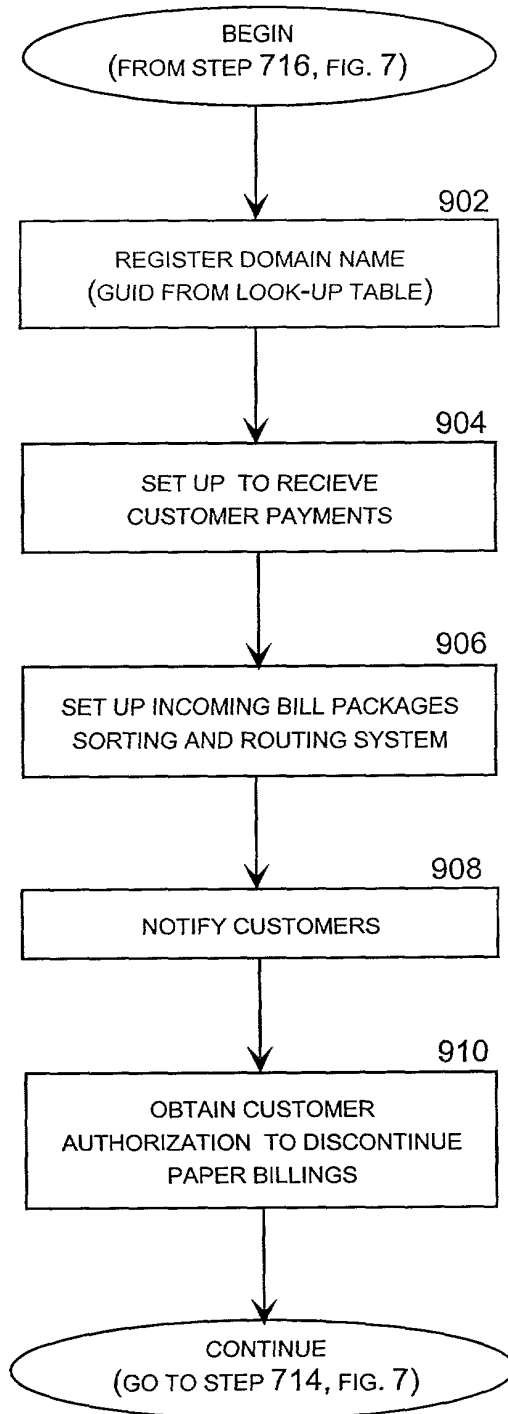
**FIG. 8b**

FIG. 8b

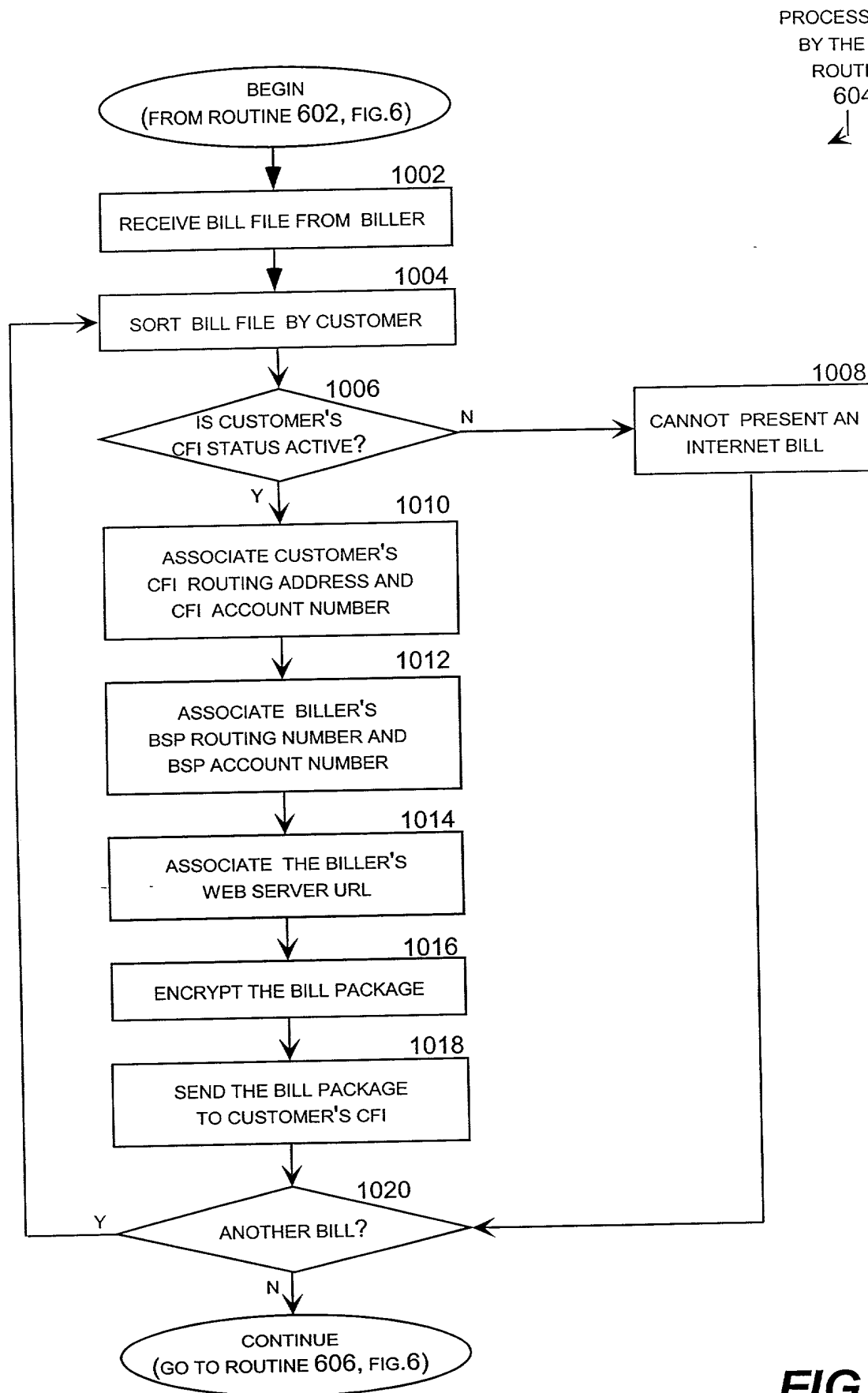


**FIG. 8b**

CUSTOMER FINANCIAL INSTITUTION  
SET UP  
ROUTINE  
718

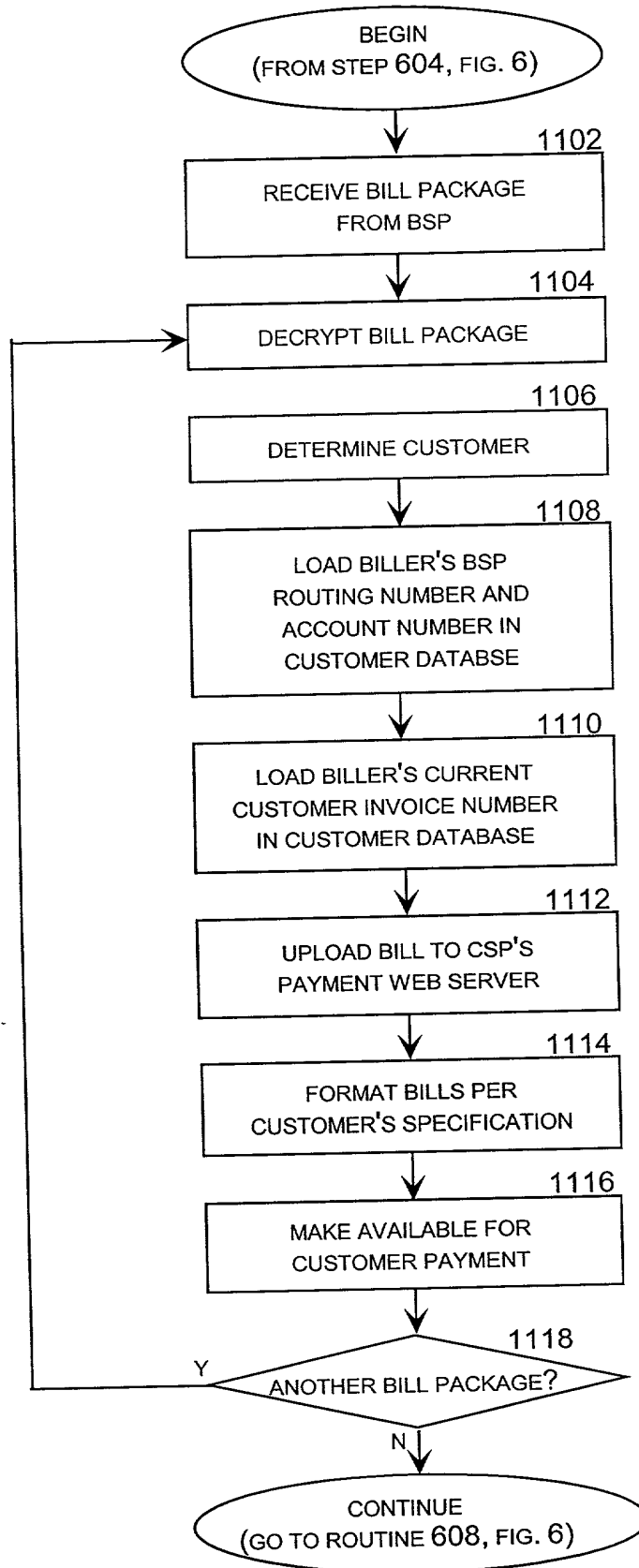


**FIG. 9**

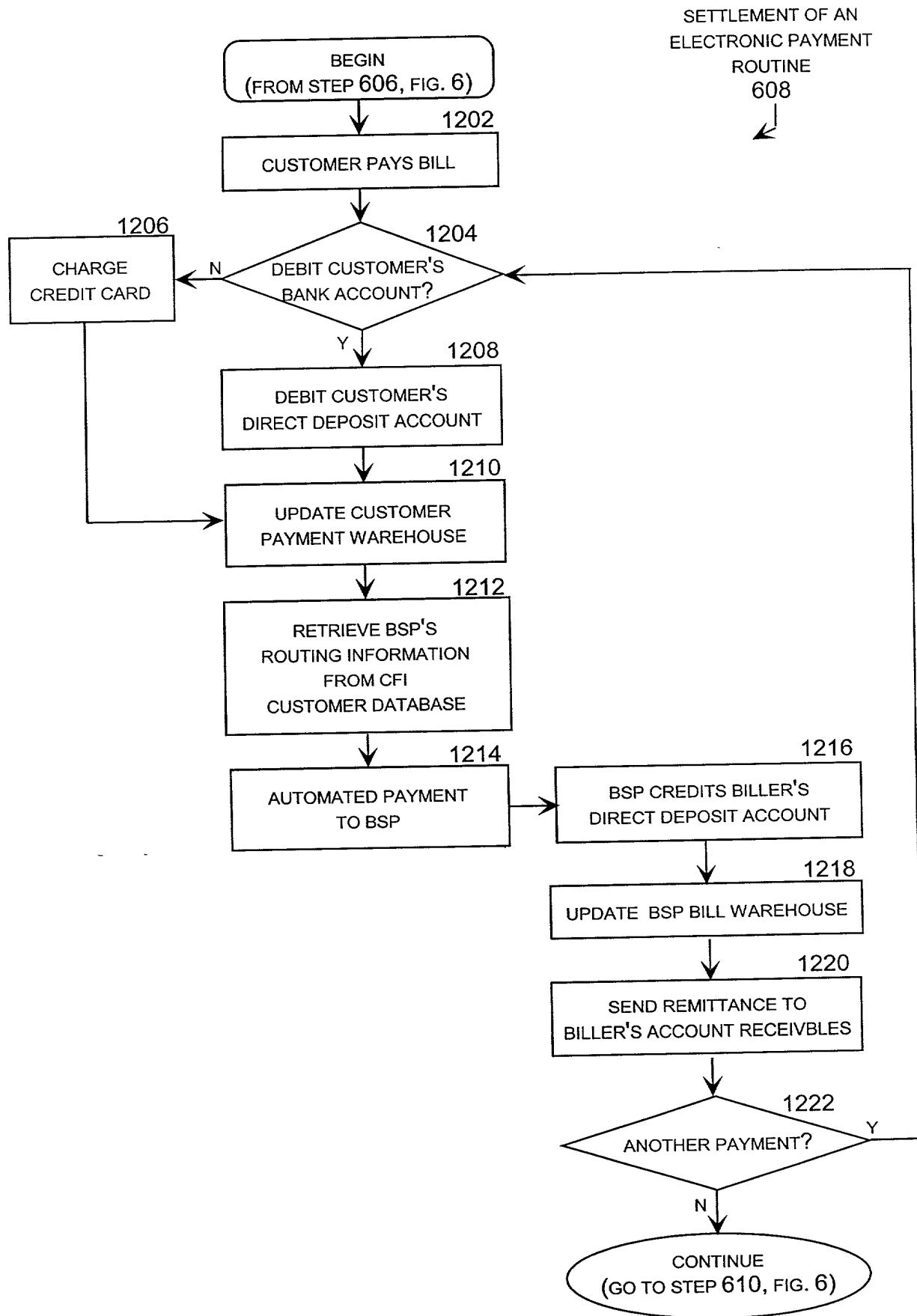


**FIG. 10**

PRESENT BILLS  
ROUTINE  
606



**FIG. 11**



**FIG. 12**